

Information to identify the case:

Debtor 1	Gloria Arcila	Social Security number or ITIN	xxx-xx-5633
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-11724-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gloria Arcila

3/11/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gloria Arcila
Debtor

Case No. 19-11724-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 11, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db	+ Gloria Arcila, 119 Garfield Place, Totowa, NJ 07512-2547
cr	++ OSLA STUDENT LOAN SERVICING, ATTN EMILY WRIGHT, 525 CENTRAL PARK DRIVE, SUITE 600, OKC OK 73105-1706 address filed with court., OSLA/U.S. Department of Education, PO Box 4278, Portland, OR 97208-4278
517993242	+ Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
517993247	+ Crestwood Park Condominiums, 520 Newark Pompton Turnpike # 404, Pompton Plains, NJ 07444-1764
518154316	+ Federal Home Loan Mortgage Corp. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517993256	++ OSLA STUDENT LOAN SERVICING, ATTN EMILY WRIGHT, 525 CENTRAL PARK DRIVE, SUITE 600, OKC OK 73105-1706 address filed with court., Ok Student Loan Authority, 525 Central Park Dr Ste, Oklahoma City, OK 73105
517993257	+ Ryan Gentile, 110 Jericho Turnpike, Suite 100, Floral Park, NY 11001-2019
517993259	+ Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: bankruptcydocs@osla.org	Mar 11 2022 20:14:00	OSLA/U.S. Department of Education, PO Box 4278, Portland, OR 97208-4278
517993243	EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518170356	+ EDI: AIS.COM	Mar 12 2022 01:08:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517993245	+ EDI: WFNNB.COM	Mar 12 2022 01:08:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
517993246	+ EDI: WFNNB.COM	Mar 12 2022 01:08:00	Comenitybk/westelm, Po Box 182789, Columbus, OH 43218-2789
517993249	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040
517993250	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
518165794	EDI: Q3G.COM	Mar 12 2022 01:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518009933	EDI: DISCOVER.COM	Mar 12 2022 01:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517993248	+ EDI: DISCOVER.COM	Mar 12 2022 01:08:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

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517993244	Email/Text: BNSFS@capitalsvcs.com	Mar 11 2022 20:14:00	Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
518308844	EDI: FORD.COM	Mar 12 2022 01:08:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
517993251	+ EDI: FORD.COM	Mar 12 2022 01:08:00	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
518579087	Email/PDF: resurgentbknotifications@resurgent.com	Mar 11 2022 20:21:04	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579086	Email/PDF: resurgentbknotifications@resurgent.com	Mar 11 2022 20:20:41	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518159432	Email/PDF: resurgentbknotifications@resurgent.com	Mar 11 2022 20:20:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517993252	+ Email/Text: bk@lendingclub.com	Mar 11 2022 20:14:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
518078079	+ EDI: LENDNGCLUB	Mar 12 2022 01:08:00	LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
518074227	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 11 2022 20:20:36	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517993253	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 11 2022 20:14:00	Mercury Card/fb&t/tsy, Po Box 84064, Columbus, GA 31908-4064
517993254	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 11 2022 20:14:00	Mercury/fbt, Po Box 84064, Columbus, GA 31908-4064
517993255	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 11 2022 20:20:51	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
517993256	Email/Text: bankruptcydocs@osla.org	Mar 11 2022 20:14:00	Ok Student Loan Authority, 525 Central Park Dr Ste, Oklahoma City, OK 73105
518163547	EDI: PRA.COM	Mar 12 2022 01:08:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
518168015	EDI: PRA.COM	Mar 12 2022 01:08:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
518151859	EDI: Q3G.COM	Mar 12 2022 01:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518168718	+ Email/Text: bncmail@w-legal.com	Mar 11 2022 20:14:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517993258	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
517993260	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Syncb/pc Richard, Po Box 965036, Orlando, FL 32896-5036
518544064	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517996647	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-2

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Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ryan L. Gentile	on behalf of Debtor Gloria Arcila rlg@lawgmf.com rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6